

August 26, 2013

Brenda Price
P O Box 1885
Taos, NM 87571
575-770-3246

Bank of America
P O Box 5170
Simi Valley, CA 93062-5170

RE: DISPUTE OF DEBT
110A Mabel Dodge Lane
Loan #38771793
Bank of America

I dispute this debt and the cure letter pertaining to same - Fraud created this debt. As simply the "servicer" of this debt, Bank of America has no right to call this debt in "default". In February of 2013, I asked that the owner of this mortgage note to write me a letter and introduce him or herself as I was told by Bank of America agents that this mortgage is owned by a "private investor". This process of introduction was to take 10 days; as of this date noted above, I have heard nothing from this "private investor" - this is a RESPA violation.

The mortgage on 110A Mabel Dodge Lane is tainted by the mortgages on 110B Mabel Dodge Lane. There are 15 documented counts of fraud against these mortgages. There are 76 exhibits of over 200 pages and a 32 page narrative along with request for damages. If foreclosure proceedings are brought forth against this mortgage, I will have no option but to counter sue, and I will ask for damages. Bank of America has been commanded to settle this debt.

The Notice of Right to Cure Default and Intent to Accelerate which you sent to me is in violation of the Office of Comptroller of Commerce Consent Order AA-EC-11-12 (2011 Consent Order) and the Amendment thereto, #2013-127, dated February 28, 2013. This is part and partial of the National Mortgage Settlement which commands of Bank the following instructions.

According to this document, there are no "maximum or minimum restrictions on any amount that is creditable" - to Bank of America toward their almost 2 trillion dollar fine by the OCC in the National Mortgage Settlement.

Amended and ordered February 28, 2013, Settlement of 2011 National Mortgage Settlement (NMS), the OCC (Office of Comptroller of Currency) has set forth this order:

#2013-127

Amends #2011-048

UNITED STATES OF AMERICA
DEPARTMENT OF THE TREASURY
COMPTROLLER OF THE CURRENCY

)

In the Matter of:

February 6, 2014
P O Box 1885
Taos, NM 87571

Bank of America Home Loans
Escrow Department
450 American Street
Simi Valley, CA 93065-6298
and
Nationstar Mortgage
Dominic Munoz
350 Highland Drive
Louisville, TX 75067

RE: 038771793 Bank of America
0617875596 Nationstar Mortgage
110A Mabel Dodge Lane
Annual Escrow Account Disclosure Statement

To Whom It May Concern:

- 1 Ms. Price paid points to have escrow on this mortgage waived. See Exhibit '1'
- 2 Ms. Price has paid the property tax and insurance herself over the years even though the high insurance payments were based on the fraudulently attained debt lien. See Exhibit '2'.
- 3 In 2012, Bank of America began to usurp the payments and refund to Ms. Price her payments in an attempt to clone and self-create mortgage payments to provide a false narrative whereby a date is created from which the last mortgage payment was made to make future investors think that they are buying a viable asset, ie transfer to Nationstar Mortgage and sale to Bear Stearns. See Exhibit '3'

- 4 The cloning of Mortgage Payments is a fraud and just another example of the
devious behavior by the Bank in their mortgage practices.
5. The last mortgage payment in the amount of \$3,527.82 was made on August 16,
2004. See Exhibit '4'.
- 7 In Federal Chapter 11 Case No. 05-10321, Countrywide filed a Motion to Lift the
Stay on 110A Mabel Dodge Lane, pleading that adequate protection payments be
reinstated or that Countrywide be allowed to foreclose. See Exhibit '5'.
- 8 Countrywide America's Wholesale Lender was granted the right to foreclose at
will as of May 19, 2006. See Exhibit '6'.
- 9 The bank has failed to prosecute within the time limitations based on New
Mexico law and based on the Supremacy Clause of the United States
Constitution.
- 10 Two different Federal Judges ruled as per the request of Countrywide America's
Wholesale Lender that the bank could foreclose as of May 19, 2006.
- 11 The Statute of Limitations has expired.

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